

EXHIBIT A

Law Offices
HONIG & GREENBERG, L.L.C.
 1949 Berlin Road, Suite 200
 Cherry Hill, New Jersey 08003-3737
 (856) 770-0990,
 Attorney for Plaintiff

SASS MUNI V, LLC through its Custodian U.S.
 Bank, N.A.,
 Plaintiff

vs.

BARBARA ANN ZIPPI and ROBERT JAMES
 OCH, ET ALS,
 Defendant

SUPERIOR COURT OF NEW JERSEY
 CHANCERY DIVISION
 CAPE MAY COUNTY

DOCKET NO: F-58121-10

CIVIL ACTION
 SUMMONS

From the State of New Jersey

To the Defendant(s) named above:

**Robert James Och and Mrs. Robert James Och,
 spouse of Robert James Och**

The plaintiff, named above, has filed a lawsuit against you in the Superior Court of New Jersey. The Complaint (and any Amended Complaints thereto) attached to this summons states the basis for this lawsuit. If you dispute this complaint, you or your attorney must file a written answer or motion and proof of service with the deputy clerk of the Superior Court within 35 days from the date you received this summons, not counting the date you received it. This complaint is one in foreclosure and you must file your written answer or motion and proof of service with the Clerk of the Superior Court, Hughes Justice Complex, P.O. Box 971, Trenton, New Jersey 08625-0971. A \$135.00 filing fee payable to the Treasurer, State of New Jersey and a completed Case Information Statement (available from the deputy clerk of the Superior Court) must accompany your answer or motion when it is filed. You must also send a copy of your answer or motion to plaintiff's attorney whose name and address appear above. A telephone call will not protect your rights; you must file and serve a written answer or motion (with fee and completed Case Information Statement) if you want the court to hear your defense.

If you do not file and serve a written answer or motion within 35 days, the court may enter a judgment against you for the relief the plaintiff demands, plus interest and costs of suit. If judgment is entered against you, the Sheriff may seize your money, wages or property to pay all or a part of the judgment.

If you cannot afford an attorney, you may call the Legal Services Office in the County where you live or the Legal Services of New Jersey Statewide Hotline at 1-888-LSNJ-LAW (1-888-576-5529). A list of these offices is provided on the reverse side of this Summons. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A list of these numbers is also provided.

Dated: March 19, 2012

Jennifer M. Perez

Jennifer M. Perez
 Acting Clerk of the Superior Court

Defendant to be served:

**Robert James Och and Mrs. Robert James Och,
 spouse of Robert James Och**

Address of Defendant to Be Served:

1357 Westtown Thornton Road, West Chester, PA 19382-8342

ATLANTIC COUNTY: Deputy Clerk of the Superior Court Civil Division, Direct Filing 1201 Bacharach Blvd., 1st Floor Atlantic City, NJ 08401 LAWYER REFERRAL (609) 345-3444 LEGAL SERVICES (609) 348-4200	ESSEX COUNTY: Deputy Clerk of the Superior Court 50 West Market Street Room 131 Newark, NJ 07102 LAWYER REFERRAL (973) 622-6204 LEGAL SERVICES (973) 624-4500	MONMOUTH COUNTY: Deputy Clerk, Superior Court 71 Monument Park P.O. Box 1269 Court House, East Wing Freehold, NJ 07728-1262 LAWYER REFERRAL (732) 431-5544 LEGAL SERVICES (732) 866-0020	SOMERSET COUNTY: Deputy Clerk of the Superior Court, Civil Division Office New Court House, 3rd Floor P.O. Box 3000 Somerville, NJ 08876 LAWYER REFERRAL (908) 685-2323 LEGAL SERVICES (908) 231-0840
BERGEN COUNTY: Deputy Clerk of the Superior Court Case Processing Section Room 119 Justice Center 10 Main St. Hackensack, NJ 07601-7698 LAWYER REFERRAL (201) 488-0044 LEGAL SERVICES (201) 487-2166	GLoucester COUNTY: Deputy Clerk of the Superior Court Civil Case Management Office Attn: Intake First Floor, Court House 1 North Broad St. P.O. Box 129 Woodbury, NJ 08096 LAWYER REFERRAL (856) 848-4589 LEGAL SERVICES (856) 848-5360	MORRIS COUNTY: Deputy Clerk of the Superior Court Civil Division 30 Schuyler Place P.O. Box 910 Morristown, NJ 07960-0910 LAWYER REFERRAL (973) 267-5882 LEGAL SERVICES (973) 285-6911	SUSSEX COUNTY: Deputy Clerk of the Superior Court, Sussex County Judicial Center 43-47 High Street Newton, NJ 07860 LAWYER REFERRAL (973) 267-5882 LEGAL SERVICES (973) 383-7400
BURLINGTON COUNTY: Deputy Clerk of the Superior Court Central Processing Office Attn: Judicial Intake First Floor, Courts Facility 49 Rancocas Road Mt. Holly, NJ 08060 LAWYER REFERRAL (609) 261-4862 LEGAL SERVICES (609) 261-1088	HUDSON COUNTY: Deputy Clerk of the Superior Court Superior Court, Civil Records Dept. Brennan Court House-1st Floor 583 Newark Avenue Jersey City, New Jersey 07306 LAWYER REFERRAL (201) 798-2727 LEGAL SERVICES (201) 792-6363	OCEAN COUNTY: Deputy Clerk of the Superior Court, Court House, Room 119 118 Washington St. Toms River, NJ 08754 LAWYER REFERRAL (732) 240-3666 LEGAL SERVICES (732) 341-2727	UNION COUNTY: Deputy Clerk of the Superior Court First Floor, Court House 2 Broad Street Elizabeth, NJ 07207-6073 LAWYER REFERRAL (908) 353-4715 LEGAL SERVICES (908) 354-4340
CAMDEN COUNTY: Deputy Clerk of the Superior Court Civil Processing Office First Floor, Hall of Records 101 South Fifth Street Camden, NJ 08103 LAWYER REFERRAL (856) 482-0618 LEGAL SERVICES (856) 964-2010	HUNTERDON COUNTY: Deputy Clerk of the Superior Court, Civil Division 65 Park Avenue Flemington, NJ 08822 LAWYER REFERRAL (908) 236-6109 LEGAL SERVICES (908) 782-7979	PASSAIC COUNTY: Deputy Clerk of the Superior Court, Civil Division Court House 77 Hamilton St. Paterson, NJ 07505 LAWYER REFERRAL (973) 278-9223 LEGAL SERVICES (973) 523-2900	WARREN COUNTY: Deputy Clerk of the Superior Court, Civil Division Office Court House 413 Second Street Belvidere, NJ 07823-1500 LAWYER REFERRAL (908) 387-1835 LEGAL SERVICES (908) 475-2010
CAPE MAY COUNTY: Deputy Clerk of the Superior Court Central Processing Office 9 North Main Street Box DN-209 Cape May Court House, NJ 08210 LAWYER REFERRAL (609) 463-0313 LEGAL SERVICES (609) 465-3001	MERCER COUNTY: Deputy Clerk of the Superior Court Local Filing Office, Courthouse 175 S. Broad St. P.O. Box 8068 Trenton, NJ 08650 LAWYER REFERRAL (609) 585-6200 LEGAL SERVICES (609) 695-6249	SALEM COUNTY: Deputy Clerk of the Superior Court 92 Market St., P.O. Box 18 Salem, NJ 08079 LAWYER REFERRAL (856) 935-5629 LEGAL SERVICES (856) 691-0494	
CUMBERLAND COUNTY: Deputy Clerk of Superior Court Civil Case Management Office Broad & Fayette Sts. P.O. Box 615 Bridgeton, NJ 08302 LAWYER REFERRAL (856) 696-5550 LEGAL SERVICES (856) 691-0494	MIDDLESEX COUNTY: Deputy Clerk of the Superior Court, Administration Building Third Floor 1 Kennedy Square P.O. Box 2633 New Brunswick, NJ 08903-2633 LAWYER REFERRAL (732) 828-0053 LEGAL SERVICES (732) 249-7600		

FILED Nov 22, 2010

LAW OFFICES

HONIG & GREENBERG, L.L.C.

By: Adam D. Greenberg, Esquire

1949 Berlin Road

Suite 200

Cherry Hill, New Jersey 08003

(856) 770-0990

Attorneys for Plaintiff

SASS MUNI V, LLC through its
Custodian U.S. Bank, N.A.
Plaintiff,

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
CAPE MAY COUNTY

vs.

DOCKET NO. F-058121-10

BARBARA ANN ZIPPI and ROBERT CIVIL ACTION
JAMES OCH; MR. BARBARA ANN
ZIPPI, Spouse of Barbara Ann COMPLAINT FOR FORECLOSURE
Zippi; MRS. ROBERT JAMES OCH, OF TAX SALE CERTIFICATE(S)
Spouse of Robert James Och;
CAROL BARON; AMERICAN TAX
FUNDING, LLC; RICHARD SIMON,
TRUSTEE; WILDWOOD OCEAN TOWERS
CONDOMINIUM ASSOCIATION;
Defendant,

The plaintiff, by way of Complaint, says:

1. This is a foreclosure proceeding and the intention of this complaint is to make the Plaintiff the owner of the real property ("property") described in this complaint.
2. The reason this complaint is filed is because there are unpaid municipal liens such as taxes, water, sewer, or otherwise, concerning the property.
3. This complaint seeks to terminate, eliminate, and end all of the rights which any of the Defendants have in or to the property.

property from tax sale, and Plaintiff seeks judgment determining same.

11. If any Defendant has the lawful right to redeem (pay the delinquent municipal liens), they must do so in accordance with Tax Sale Law, N.J.S. 54:-1 et. seq.

12. During the course of this action, Plaintiff may pay additional municipal liens that have accrued on said lands after the tax sale(s), in which case Plaintiff will be entitled to collect the amount(s) paid plus interest thereon at the rate(s) permitted by law and will become a part of the amount required to redeem the property from tax sale.

13. Upon the entry of judgment, the plaintiff will be entitled to possession of the property and demands judgment for such possession. If necessary, Plaintiff will apply for a Writ of Possession which will direct the County Sheriff to evict or remove the occupants of the property.

14. At a sale(s) of lands for unpaid municipal liens (tax sale) held by the tax collector of the municipality, the property was sold, in fee simple and subject to redemption, and a tax sale certificate(s) was issued setting forth the details of that sale(s).

15. After the said sale(s), the tax collector made, executed, land delivered to the purchaser a tax sale certificate(s), which certificate(s) was duly recorded in the

the record owner is married and, if so, the lawful name of such spouse.

20. CAROL BARON is the holder of a prior tax sale certificates(s) against the premises described herein, which certificate(s) bears number 2002-0002, and was recorded with the Cape May County Clerk/Register on November 8, 2002, in Mortgage Book 3335, at Page 271, in the amount of \$783.40.

21. AMERICAN TAX FUNDING, LLC is the holder of a prior tax sale certificates(s) against the premises described herein, which certificate(s) bears number 2003-0006, and was recorded with the Cape May County Clerk/Register on February 24, 2004, in Mortgage Book 3775, at Page 58, in the amount of \$40.12.

22. RICHARD SIMON, TRUSTEE is the holder of a prior tax sale certificates(s) against the premises described herein, which certificate(s) bears number 2006-0011, and was recorded with the Cape May County Clerk/Register on January 22, 2007, in Mortgage Book 4510, at Page 703, in the amount of \$2,969.93.

23. WILDWOOD OCEAN TOWERS CONDOMINIUM ASSOCIATION is the record holder of a lien claim which encumbers the property, which lien was recorded with the Cape May County Clerk/Register on March 27, 2007 as Instrument No. CL 02314, in the amount of \$48,855.90. Wildwood Ocean Towers is also the record holder of a lien claim which encumbers the property, which lien was recorded with the Cape May County Clerk/Register on August 5,

the defendants may have or claim to have in the property described in this complaint;

D. Directing that Plaintiff be vested with an absolute and indefeasible estate of inheritance in fee simple (ownership) in said lands and premises.

E. If the United States of America is a defendant, Plaintiff demands that a judgment be entered determining the amount due Plaintiff and that an execution be issued therefor directing a judicial sale of the lands and premises and that the successful purchaser at such sale be vested with title to the premises. If after the sale and satisfaction of the judgment and costs there remains any surplus monies, the money will be deposited with the Clerk of the Superior Court and any person claiming the surplus, or any part thereof, may file a motion pursuant to R.4:64-3 and R.4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any.

F. That Plaintiff be entitled to possession of the property from the defendants, together with all deeds, papers and writings in the defendants, together with all deeds, papers and writings in the defendants' custody, and if necessary directing the eviction or removal of the defendants by the County Sheriff.

SCHEDULE TO FORECLOSURE COMPLAINT
SASS MUNI V, LLC through its Custodian U.S. Bank, N.A. vs.
BARBARA ANN ZIPPI and ROBERT JAMES OCH , ET ALS
Client reference No. 246161

Property Information

Address: 5301 Ocean Avenue

Block: 9.01

Lot: 4.01

Municipality: City of Wildwood

County: Cape May

Last deed of record dated June 12, 2000

Last deed recorded: June 20, 2000

Deed Book: 2865 at Page 50

Grantor: Rose L. Guaglione

Grantee: Barbara Ann Zippi and Robert James Och

Tax sale and certificate information

Certificate number: 2007-0012

Date of sale: December 18, 2007

Sale price: \$ 1,385.78

Interest rate for redemption: Eighteen percent 18.00%

Date of certificate: December 19, 2007

Purchaser: Sass Muni V, LLC through its Custodian U.S. Bank,
N.A.

Recording date: February 22, 2008

Mortgage Book: 4709 at Page 913

This is an attempt to collect a debt and all information will be used for that purpose.